

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ramona M Davis

Debtor(s)

Case No. 15 B 32102

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/21/2015.
- 2) The plan was confirmed on 01/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 05/11/2016.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,050.00
Less amount refunded to debtor	\$450.00

NET RECEIPTS: **\$5,600.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,296.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$224.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,520.00**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Infosource	Unsecured	514.53	NA	NA	0.00	0.00
American Infosource	Unsecured	98.73	NA	NA	0.00	0.00
American Web Loan	Unsecured	400.00	NA	NA	0.00	0.00
Capital 1 Bank	Unsecured	722.00	NA	NA	0.00	0.00
Capital 1 Bank	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	NA	5,317.34	5,317.34	0.00	0.00
Capital One Auto Finance	Secured	9,459.83	13,017.34	7,700.00	989.97	69.73
Capital One Bank	Unsecured	999.87	999.87	999.87	0.00	0.00
CashNetUSA	Unsecured	282.51	282.51	282.51	0.00	0.00
Castle Pay Day	Unsecured	540.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	518.49	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	518.49	518.49	518.49	0.00	0.00
City of Chicago Department of Revenue	Unsecured	4,804.39	4,714.99	4,714.99	0.00	0.00
Comcast	Unsecured	773.69	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	1,000.00	2,017.23	2,017.23	0.00	0.00
Exeter Finance Corporation	Secured	15,455.82	8,750.00	8,750.00	2,557.81	462.49
Exeter Finance Corporation	Unsecured	0.00	4,377.94	4,377.94	0.00	0.00
Federal Natl Mtg Assoc (Fannie Mae)	Secured	228,922.75	0.00	0.00	0.00	0.00
Harvard Collection	Unsecured	3,912.00	NA	NA	0.00	0.00
Illinois Dept Of Human Services	Unsecured	3,912.00	3,912.00	3,912.00	0.00	0.00
Illinois Dept of Revenue 0414	Priority	1,000.00	0.00	0.00	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	1,005.04	1,005.04	0.00	0.00
Mcsi Inc	Unsecured	200.00	NA	NA	0.00	0.00
Mcsi Inc	Unsecured	500.00	NA	NA	0.00	0.00
Mcsi Inc	Unsecured	250.00	NA	NA	0.00	0.00
Mcsi Inc	Unsecured	250.00	NA	NA	0.00	0.00
Mcsi Inc	Unsecured	250.00	NA	NA	0.00	0.00
Med Business Bureau	Unsecured	100.00	NA	NA	0.00	0.00
Med Business Bureau	Unsecured	100.00	NA	NA	0.00	0.00
Municipal Collections Of America	Unsecured	250.00	500.00	500.00	0.00	0.00
Municipal Collections Of America	Unsecured	200.00	200.00	200.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Municollofam	Unsecured	250.00	NA	NA	0.00	0.00
NCO Financial Systems Inc	Unsecured	356.00	NA	NA	0.00	0.00
NCO Financial Systems Inc	Unsecured	286.00	NA	NA	0.00	0.00
Ncofin/980	Unsecured	2,061.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	1,900.00	NA	NA	0.00	0.00
Premier Bank	Unsecured	406.04	NA	NA	0.00	0.00
Prog Finance LLC	Unsecured	800.98	800.98	800.98	0.00	0.00
Quantum3 Group	Unsecured	0.00	112.98	112.98	0.00	0.00
Sprint	Unsecured	1,000.00	1,394.85	1,394.85	0.00	0.00
Triad Financial Corp/Santander	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,450.00	\$3,547.78	\$532.22
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,450.00	\$3,547.78	\$532.22
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,154.22	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,520.00</u>	
Disbursements to Creditors	<u>\$4,080.00</u>	
TOTAL DISBURSEMENTS :		<u>\$5,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/11/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.